

IN THE CLAIMS:

Claims 1-6 (Canceled)

7. (Previously presented) A method for processing an in-person bill payment at a point of sale location, comprising:

- identifying a biller for whom payment of a payment transaction is to be received;
- obtaining transaction information concerning the payment;
- receiving payment for the bill;
- assigning a transaction identifier to the transaction;
- scanning at least one transaction document and generating at least one electronic image therefrom;
- storing each electronic image in an image memory with an image identifier and linking the image identifier to a transaction identifier;
- transmitting the transaction information to a payment server;
- receiving from the payment server instructions regarding the transaction; and
- transmitting to an image server a copy of each electronic image and the image identifier and linked transaction identifier.

8. (Previously Presented) The method of claim 7 further comprising:

- storing the transmitted transaction information in a transaction database;
- storing the transmitted electronic image and identifiers in an image database; and
- forwarding selected transaction information to the biller and forwarding at least a portion of the received payment to the biller.

9. (Original) The method of claim 7 further comprising:

detecting magnetically stored information located on the at least one transaction document and converting the magnetically stored information into electronic transaction information.

10. (Original) The method of claim 7 further comprising generating transaction information from said electronic image through optical character recognition.

11. (Original) The method of claim 10 wherein the transaction information is generated by comparing the electronic image to a pre-stored template containing an expected electronic image.

12. (Original) The method of claim 7 further comprising receiving from the payment server additional system update instructions.

13. (Original) The method of claim 12 wherein said system update instructions comprise a list of billers for whom in-person bill payment is authorized.

Claims 14-33 (Canceled)